Application program being configured to automatically prompt the user to enter the authentication information for comparison with the authentication information stored on the data card, in order to authorize the user following a match thereof to complete the secure transaction over the network using the information specific to the user.

--31. (New) The computer system as set forth in claim 30, wherein upon initial use of said data card, the user is prompted to initiate said data card by inputting the authentication information and the personal information into said data processor for storage on said data card.

--32. (New) The computer system as set forth in claim 31, wherein the user is prompted upon the initial use to input the authentication information and the personal information into a series of information fields.

--33. (New) The computer system as set forth in claim 31, wherein the personal information is encrypted before storage on said data card.

--34. (New) The computer system as set forth in claim 30, wherein the personal information includes at least one of user name information, user address information, user gender information, user age information, user government identification information, user credit card information, and user income information.

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--35. (New) The computer system as set forth in claim 30, wherein a specific web site is triggered upon insertion of the data card into the data card reader.

--36. (New) The computer system as set forth in claim 30, wherein said data card comprises:

a microprocessor for processing the information contained on the data card;

a memory for enabling the information to be stored within the data card; and

a communications interface for transferring the information from the data card to the data card reader.

--37. (New) The computer system as set forth in claim 30, wherein said data processor is housed within said data card reader.

--38. (New) A method for allowing a user to complete a secure transaction over a computer network, comprising the steps of:

storing information specific to the user on a data card, including personal information and authentication information;

configuring an application program resident on a data processor to automatically prompt the user to enter the authentication information for comparison with the authentication information stored on the data card, in order to authorize the user following a match thereof to complete a secure transaction over the network using the information specific to the user.

--39. (New) The method as set forth in claim 38, further

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comprising the step of prompting the user, upon initial use of said data card, to initiate said data card by inputting the authentication information and the personal information into said data processor for storage on said data card.

--40. (New) The method set forth in claim 39, further comprising the step of providing a series of information fields to the user for inputting the authentication information and the personal information.

--41. (New) The method as set forth in claim 39, further comprising the step of encrypting the personal information before storage on said data card.

--42. (New) The method as set forth in claim 38, wherein the personal information includes at least one of user name information, user address information, user gender information, user age information, user government identification information, user credit card information, and user income information.

--43. (New) The method as set forth in claim 38, further comprising the step of triggering a specific web site upon insertion of the data card into the data card reader.

--44. (New) A method for virtual form completion over a computer network for completing a business transaction, comprising the steps of:

storing information specific to a user on a data card;

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connecting to said network;

automatically uploading said information stored on said data card to a virtual form contained on said network upon connection thereto;

carrying out the business transaction based on the information uploaded to the virtual form; and

updating the information contained on the data card to reflect the business transaction.

--45. (New) The method as set forth in claim 44, further comprising the step of triggering a specific web site upon connecting to the network.

--46. (New) The method as set forth in claim 44, further comprising the step of prompting the user, upon initial use of said data card, to initiate said data card by inputting the information into a data processor for storage on said data card.

--47. (New) The method set forth in claim 46, further comprising the step of providing a series of information fields to the user for inputting the information upon the initial use.

--48. (New) The method as set forth in claim 46, further comprising the step of encrypting the information before storage on said data card.

--49. (New) The method as set forth in claim 44, wherein the information includes at least one of user name information, user

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